

RECREATIONAL VEHICLES

(Minn. Stat. §65B.43, subd. 2) Companies may classify any number of vehicles as “recreational vehicles.” These vehicles may be written as part of a personal auto program, inland marine program, or as a stand-alone recreational vehicle program.

Regardless of the program in which a company chooses to insure a recreational vehicle, any recreational vehicle licensed to be driven upon public roads is considered to be a “motor vehicle” according to the above-cited statute. Policies insuring these vehicles **MUST** therefore comply with all relevant statutes and rules affecting “motor vehicle” insurance.

Alternately, any recreational vehicle **NOT** licensed to be driven upon public roads is **NOT** considered a “motor vehicle.” Policies insuring these recreational vehicles are therefore **EXEMPT** from statutes and rules affecting “motor vehicle” insurance.

I. Recreational Vehicles licensed for road use

A. See *Motor Homes/Antique Vehicles* pages

(Minn. Stat. §65B.43, subd. 2) Recreational vehicles licensed to be driven upon public roads are treated the same as motor homes/antique vehicles. In general, these vehicles **MUST** comply with all of the private passenger automobile insurance statutes, with a small number of exceptions.

II. Recreational Vehicles NOT licensed for road use

A. Please contact the MN Department of Commerce (bob.boyce@state.mn.us)